Case 07-14876 Doc 1 Filed 08/16/07 Entered 08/16/07 23:59:33 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 32 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Peterson, Michael E. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 8708 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1814 Heatherway Ln. 2A New Lenox IL ZIPCODE ZIPCODE 60451 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Wi11 Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5,001-10.001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50,000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets \boxtimes \$50,000 to \$100,001 to Estimated \$0 to \$1 million to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities X

Case 07-14876 Doc 1 Filed 08/16/07 Entered 08/16/07 23:59:33 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 32 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Michael E. Peterson All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). Х 8/17/2007 /s/ Sara J. Gray Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

possession was entered, and

period after the filing of the petition.

	ent Page 3 of 32 FORM B1, Page
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Michael E. Peterson
	Signatures
Signature(s) of Debtor(s) (Individual/Joint) declare under penalty of perjury that the information provided in this	Signature of a Foreign Representative
etition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed ander chapter 7, 11, 12, or 13 of title 11, United States Code, anderstand the relief available under each such chapter, and choose to roceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
If no attorney represents me and no bankruptcy petition preparer igns the petition] I have obtained and read the notice required by 1 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Michael E. Peterson	- x
Signature of Debtor	(Signature of Foreign Representative)
X Signature of Joint Debtor	_
	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	- 8/17/2007
8/17/2007	(Date)
Date	-
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney X /s/ Sara J. Gray	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
Signature of Attorney for Debtor(s) Sara J. Gray 6273540	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by
Printed Name of Attorney for Debtor(s) Law Offices of Gray & Associates, P.C. Firm Name 54 N. Ottawa St. Address	bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Suite B80 Joliet IL 60432	Printed Name and title, if any, of Bankruptcy Petition Preparer
(815) 723-4543 Telephone Number	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required
8/17/2007 Date	by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
declare under penalty of perjury that the information provided in his petition is true and correct, and that I have been authorized to ille this petition on behalf of the debtor.	X
The debtor requests the relief in accordance with the chapter of title 1, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
X	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
Signature of Authorized Individual	not an individual.

Printed Name of Authorized Individual

Title of Authorized Individual

8/17/2007

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Michael	$oldsymbol{E}$.	Peterson			Case No.		
						Chapter	7	
_			De	ebtor(s)	_			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement]
[Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency
so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after
reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Michael E. Peterson
Date: 8/17/2007

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re M.	ichael E.	Peterson		Case No.	
				Chapter	7
			_/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$	0.00		
B-Personal Property	Yes	3	\$	11,700.00		
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1			\$ 14,900.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	6			\$ 82,556.72	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 1,905.43
J-Current Expenditures of Individual Debtor(s)	Yes	0				\$ 4,122.00
TOTAL		16	\$	11,700.00	\$ 97,456.72	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Michael</i>	E.	Peterson	Case	No.	
			Chap	er	7
			/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 46,607.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 46,607.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,905.43
Average Expenses (from Schedule J, Line 18)	\$ 4,122.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,793.20

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,200.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 82,556.72
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 88,756.72

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In re Michael E. Peterson	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing so correct to the best of my knowledge, information and belief.	ummary and schedules, consisting of	sheets, and that they are true and
Date: <u>7/26/2007</u> Signature	/s/ Michael E. Peterson	

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In re Michael E. Peterson

No continuation sheets attached

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/ Debtor

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Case No.___

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(if	known)	

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husban Wife Joir Communit	W	Deducting any	Amount of Secured Claim
None	,			None

(Report also on Summary of Schedules.)

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nre Michael E. Peterson	/ Debtor	Case No.	

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	_ •	·			• •
Type of Property	N o n	Description and Location of Property	Husband Wife Joint Community	W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X				
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Nat'l City Bank Checking AccountNegative Balance Location: In debtor's possession			\$ 0.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
Household goods and furnishings, including audio, video, and computer equipment.		Furniture2 Couches, Bed, Dresser Location: In debtor's possession			\$ 700.00
		Various Household Goods Location: In debtor's possession			\$ 1,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x				
6. Wearing apparel.		Various Used Clothing Location: In debtor's possession			\$ 2,000.00
7. Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				

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In re <i>Michael</i>	$oldsymbol{E}$.	Peterson
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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sneet)		0
Type of Property	N	Description and Location of Property		Current Value
	o n e		/ifeW ointJ	of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles.		2002 Dodge Durango		\$ 8,000.00
		Location: In debtor's possession		
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			

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n re <i>Mic</i>	hael	$oldsymbol{E}$.	Pet	erson
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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		band- Wife- Joint-	-W J	in Property Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment and	X	Comm	unity-	-0	·
supplies used in business. 30. Inventory.	X				
31. Animals.	x				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	x				

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In	re	

Michael E. Peterson	/ Debtor	Case No.	
		_	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	,
□ 11 U.S.C. § 522(b) (2):	
☑ 11 U.S.C. 8 522(b) (3):	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions		
Various Household Goods	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00		
Various Used Clothing	735 ILCS 5/12-1001(a)	\$ 2,000.00	\$ 2,000.00		

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Official Form 6D (10/06) West Group, Rochester, NY

In reMichael E. Peterson	, Ca	ase No.
Debtor(s)	_	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H- W- J	ate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien -Husband -Wife Joint -Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:		Ť					\$ 13,000.00	\$ 5,000.00
Creditor # : 1 CarMax Auto Finance			Purchase Money Security Value: \$ 8,000.00					
Account No:	х	1					\$ 1,900.00	\$ 1,200.00
Creditor # : 2 Value City Furniture 3355 Mall Loop Drive Joliet IL 60431			Purchase Money Security Value: \$ 700.00					
Account No:								
			Value:	-				
No continuation sheets attached			Su (Total o		tal		\$ 14,900.00	\$ 6,200.00
			(Total C	T	otal	\$	\$ 14,900.00	\$ 6,200.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Filed 08/16/07 Document

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(if known)

In re Michael E. Peterson

Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the

mari cont	opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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Official Form 6F (10/06) West Group, Rochester, NY

In re Michael E. Peterson	,	Case No.	
Dobtor(o)	<u> </u>	·	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8708 Creditor # : 1 ACS PO Box 7051 Utica NY 13504-7051			Student Loan				\$ 46,607.00
Account No: 6470 Creditor # : 2 Alexian Brothers 1650 Moon Lake Blvd. Hoffman Estates IL 60194-1010			Medical Bills				\$ 759.00
Account No: 1439 Creditor # : 3 Associated Allergists 1300 Reliable Parkway Chicago IL 60686			Medical Bills				\$ 46.00
Account No: Creditor # : 4 Auriton Solutions 1700 West Hwy. 36 #301 Roseville MN 55113			Consumer				\$ 25.00
5 continuation sheets attached			(Use only on last page of the completed Schedule F. Report also on Summa	ry of S	Γota ched	al \$	\$ 47,437.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Michael E. Peterson	,	Case No.
D - I- 4/-)		

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ř		and Consideration for Claim.	=	pe		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	ıgen	idat	ed	
(See instructions above.)	9	H	Husband Wife	Contingent	Unliquidated	Disputed	
		J	loint	ŏ	בֿ	ō	
Account No: 2957		U	Community				\$ 6,617.00
Creditor # : 5 Bank Of America Credit Card PO Box 1390 Norfolk VA 23501-1390			Credit Card Purchases				
Account No: 2957							
Representing:			Fredertick J. Hanna & Assoc.PC				
Bank Of America Credit Card			1655 Enterprise Way Marietta GA 30067				
Account No: 7135							\$ 748.38
Creditor # : 6 Central Professional Group, LT 210 N. Hammes Suite 103 Joleit IL 60435			Medical Bills				
Account No: 7135							\$ 751.38
Creditor # : 7 Central Professional Group, LT 210 N. Hammes Suite 103 Joleit IL 60435			Medical Bills				
Account No: 6261							\$ 1,464.00
Creditor # : 8 Chase PO Box 15902 Wilmington DE 19850-5902			Credit Card Purchases				
Account No: 3633							\$ 777.00
Creditor # : 9 Circuit City 9960 Mayland Drive Richmond VA 23233			Credit Card Purchases				
		ı	1	J	1	1	
Sheet No. 1 of 5 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilitie	nmary of S	Γota ched	al \$ ules	\$ 10,357.76

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

nre Michael E. Peterson	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Potebinoilall	Disputed	
Account No: 25S0 Creditor # : 10 City of Joliet City Collector 150 W. Jefferson Joliet IL 60431			Medical Bills				\$ 650.00
Account No: 7857 Creditor # : 11 Discover PO Box 15192 Wilmington DE 19850-5192			Credit Card Purchases				\$ 3,875.00
Account No: 1058 Creditor # : 12 Dominicks DuPage Bad Check Divrsn. Prgm. PO Box 4378 Wheaton IL 60189-4378			NSF				\$ 175.00
Account No: 5047 Creditor # : 13 Fischer Mangold Joliet PO Box 630707 Cincinnati OH 45263-0707			Medical Bills				\$ 759.00
Account No: 42-7 Creditor # : 14 George Washington Savings Bank PO Box 545 Oak Lawn IL 60453			Personal Loan				\$ 4,000.00
Account No: 0934 Creditor # : 15 Good Samaritan Hospital 3815 Highland Avenue Downers Grove IL 60515			Medical Bills				\$ 75.00
Sheet No. 2 of 5 continuation sheets attaced Creditors Holding Unsecured Nonpriority Claims	ched t	to So	chedule of (Use only on last page of the completed Schedule F. Report also on Sumn and, if applicable, on the Statistical Summary of Certain Liabilities a	nary of S	To t	tal \$	\$ 9,534.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

nre Michael E. Peterson	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3593 Creditor # : 16 Great Lakes Specialty Finance 1027 S. Roselle Rd Schaumburg IL 60193			Personal Loan				Unknown
Account No: 8708 Creditor # : 17 IDES Benefit Repayment PO BOX 19286 Springfield IL 62794-9286			2005 Unemployment Overpayment				\$ 3,632.00
Account No: 1248 Creditor # : 18 LaSalle Bank NA 135 South LaSalle St. Chicago IL 60603			NSF				\$ 2,972.97
Account No: 7320 Creditor # : 19 Macys 111 Boulder Industrial Drive Bridgeton MS 63044			Credit Card Purchases				\$ 380.67
Account No: 1093 Creditor # : 20 National City Bank 20220 S La Grange Rd Frankfort IL 60423			NSF				\$ 300.00
Account No: 5675 Creditor # : 21 Orland Family Services, SC 15020 Rivinia Ave. Ste. 29 Orland Park IL 60462			Medical Bills				\$ 70.00
Sheet No. 3 of 5 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	iched f	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summal and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Tota ched	al \$	\$ 7,355.64

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Michael E. Peterson	,	Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ř	;	and Consideration for Claim.	<u>+</u>	pe		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	nger	idat	ted	
(See instructions above.)	9-05	H	Husband Wife	Contingent	Unliquidated	Disputed	
		_	Joint Community	ŏ	ō	□	
Account No: 1008		0					\$ 100.00
Creditor # : 22 Palos Emergency Medical Serv. % ICS PO Box 646 Oak Lawn IL 60454-0646			Medical Bills				
Account No: 1008							
Representing:			ICS				
Palos Emergency Medical Serv.			PO Box 646 Oaklawn IL 60454				
Account No: 332							\$ 127.80
Creditor # : 23 Randall Matuszewski DDS 210 North Pine St. New Lenox IL 60451			Dental Bills				
Account No: 5970							\$ 5,625.00
Creditor # : 24 Seattle Sound Community Visa P.O. Box 34155 Seattle WA 98124-1155			Credit Card Purchases				
Account No: 2639							\$ 1,258.00
Creditor # : 25 Silver Cross Hospital 1200 Maple Rd. Joliet IL 60432			Medical Bills				
Account No:							\$ 261.52
Creditor # : 26 Sprint PO Box 6419 Carol Stream IL 60197-6419			Telephone				
Sheet No. 4 of 5 continuation sheets att	ached	to S			Tot	al\$	\$ 7,372.32
			(Use only on last page of the completed Schedule F. Report also on Sumr and, if applicable, on the Statistical Summary of Certain Liabilities a				

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In re_Michael E. Peterson	,	Case No.	
Debtor(s)		_	(if known)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	'n		and Consideration for Claim.	¥	be	Disputed	
And Account Number	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	idat	eq	
(See instructions above.)	9	HI	Husband	ntin	lian	but	
(See instructions above.)	0	JJ	Wife loint	ပိ	l n	Dis	
Account No:		C(Community				
Representing:			West Asset Management				
Sprint			PO BOX 2548 Sherman TX 75091-2548				
			Sherman 1X /3091-2548				
Account No: 0003							\$ 500.00
Creditor # : 27			Fines & Costs				7 300.00
Village of Orland Hills							
<pre>% Municipal Coll. Serv. PO Box 666</pre>							
Lansing IL 60438-0666							
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 5 of 5 continuation sheets at	tached t	to Sc	chedule of	Sub	tota	I \$	\$ 500.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summa	ary of S	chec	al \$ lules	\$ 82,556.72
			and, if applicable, on the Statistical Summary of Certain Liabilities ar	d Rela	ted [ata)	

FORM BGG (10/05) WCASC 070-14876	Doc 1	Filed 08/16/07	Entered 08/16/07 23:59:33	Desc Main
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nre Michael E. Peterson	/ Debtor	Case No.	
		-	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre Michael E. Peterson	/ Debtor	Case No.	
		-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Lauren Fitzgibbon	Value City Furniture
665 Grove Dr., #211	3355 Mall Loop Drive
Buffalo Grove IL 60089-4038	Joliet IL 60431

In re Michael E. Peterson	, Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SP	OUSE		
Status: Single	RELATIONSHIP(S):	HIP(S):			
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Technical Recruiter				
Name of Employer	Spherion Corporation				
How Long Employed	1 year (off work 3/24-6/24/07)				
Address of Employer	One Pierce Pl., Ste. 550W Itasca IL 60143				
INCOME: (Estimate of ave	erage or projected monthly income at time case filed)		DEBTOR		SPOUSE
, ,	salary, and commissions (pro rate if not paid monthly)	\$	2,571.34		0.00
 Estimate Monthly Overt SUBTOTAL 	ime	\$ \$	0.00 2,571.34	_	0.00
4. LESS PAYROLL DEDU	ICTIONS	Ψ	2,371.34	φ	0.00
a. Payroll Taxes and S		\$	515.41	\$	0.00
b. Insurance		\$ \$ \$	150.50	T	0.00
c. Union Dues		\$	0.00	Τ	0.00
d. Other (Specify):		\$	0.00	,	0.00
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	665.90	\$	0.00
6. TOTAL NET MONTHL	Y TAKE HOME PAY	\$	1,905.43	\$	0.00
•	peration of business or profession or farm (attach detailed statement)	\$ \$ \$ \$ \$	0.00	*	0.00
8. Income from Real Prop	erty	\$	0.00	\$	0.00
Interest and dividends		\$ ¢	0.00 0.00		0.00 0.00
of dependents listed above 11. Social Security or government		·	0.00	Φ	0.00
Specify:		\$ \$	0.00		0.00
12. Pension or retirement		\$	0.00	\$	0.00
13. Other monthly income Specify:		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	S 7 THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY	/ INCOME (Add amounts shown on lines 6 and 14)	\$	1,905.43	\$	0.00
16. COMBINED AVERAG	E MONTHLY INCOME: (Combine column totals		\$	1,90	<u> </u>
from line 15; if there is	only one debtor repeat total reported on line 15)	, ,	t also on Summary of So ical Summary of Certain		

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Michael E. Peterson	, Case I	No.
Debtor(s)	,	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made

bi-weekly, quarterly, semi-annually, or annually to show monthly rate. ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No \boxtimes b. Is property insurance included? Yes No \times \$.....20.0..00 2. Utilities: a. Electricity and heating fuel b. Water and sewer 0.00 \$ c. Telephone 150,00 Cable d Other 50.00 \$ Other Other 3. Home maintenance (repairs and upkeep) \$ 50.00 500.00 4. Food \$ 5. Clothina \$ 100.00 120.00 6. Laundry and dry cleaning \$.....510.00 7. Medical and dental expenses \$ 1,100.00 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 42.00 \$ 0.00 Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ b. Life \$ 0.00 c. Health 165.00 d Auto e Other 0.00 \$ Other 12. Taxes (not deducted from wages or included in home mortgage) \$ 0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto 0.00 b. Other: \$ c. Other:0..00 \$..... 0.00 d. Other: 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$.. 0.00 17. Other: Hair & Grooming 75.00 \$.... 0.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules 4,122.00 \$ and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I 1,905.43 4,122.00 b. Average monthly expenses from Line 18 above \$ \$ (2,216.57)c. Monthly net income (a. minus b.)

Form 7 (4/07) Th Grash Q7; Rockes 6r, N Doc 1 Filed 08/16/07 Entered 08/16/07 23:59:33 Desc Main Document Page 26 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Michael E. Peterson

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$17,000 Last Year: \$27,702 Year before: \$43, 324

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$5144.47 Disability (Off work from 3/24/07 through 6/24/07)

Last Year: \$8,736 Unemployment

Year before: \$4,071 Capital Gain, 401(k) cash out

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3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X	N	O	N	E

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

X NONI	E
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4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION FORECLOSURE SALE,

OF CREDITOR OR SELLER TRANSFER OR RETURN DE

DESCRIPTION AND VALUE OF PROPERTY

Name: CarMax 08/2007 Description: 2002 Dodge Durango

Address: Value: \$8,000

6. Assignments and receiverships

NAME AND ADDRESS

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

∇	ı	N	\cap	N	F

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X	N	О	N	F
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7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Sara J. Gray

Address:

54 N. Ottawa St.

Suite B80

Joliet, IL 60432

Date of Payment: \$1,200.00

Payor: Michael E. Peterson

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Negative 05/07

NAME AND ADDRESS OF INSTITUTION

Institution: LaSalle Bank

Address: New Lenox, IL

Account Type and No.: Checking 5308571248

Final Balance: Negative

\$2000+

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the

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commence	ement of this case.(Married	debtors filing unde	er chapter 12 or chapter	13 must include boxes or depositories of either	or both spouses whether or no

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

⋈ NONE

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

Debtor: Michael E. Peterson Name(s): Michael E. Peterson 10/2004 Address: 665 Grove Dr. Apt. 10/2006

211, Buffalo Grove, IL 60089

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

X NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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⊠ NONE
18. Nature, location and name of business
a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.
If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.
If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.
NONE
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
NONE NONE
[If completed by an individual or individual and spouse]
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.
Date 8/17/2007 Signature /s/ Michael E. Peterson of Debtor

Signature

of Joint Debtor (if any)

Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Michael E. Peterson	Case No. Chapter 7						
			Debtor				
CHAPTER 7 IND	IVIDUAL DEBTOR'	'S STATEME	NT OF II	NTENTIO	N		
 I have filed a schedule of assets and liabilities which I have filed a schedule of executory contracts and to I intend to do the following with respect to the proper 	unexpired leases which include	es personal property	subject to an i		Э.		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c	
2002 Dodge Durango	CarMax Auto Fina	CarMax Auto Finance Value City Furniture		x x		X X	
Furniture	Value City Furni						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)					
	Signature of D	Debtor(s)					
Date: 8/17/2007	Debtor: /s/ Michael E. Peterson						
Date:	Joint Debtor:						

Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

n re	Michael E. Peterson		Case No. Chapter	
		/ Debtor		
	Attorney for Debtor: Sara J. Gray	-		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in b) Prior to the filing of this statement, debtor(s) have paid \$
- 299.00 of the filing fee in this case has been paid. 3. \$
- The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 8/17/2007 Respectfully submitted,

> X/s/ Sara J. Gray Attorney for Petitioner: Sara J. Gray Law Offices of Gray & Associates, P.C. 54 N. Ottawa St. Suite B80 Joliet IL 60432